

**AMENDMENTS TO THE CLAIMS:**

This listing of claims will replace all prior versions and listings of claims in the application:

1. (Currently Amended) A method for providing a graphical user interface to a financial modeling system allowing both live advice and automated coaching comprising:

providing a plurality of user selectable service levels for a user to select one of the service levels wherein each service level includes a unique combination of amounts of portfolio modeling and automated coaching available to the user, and wherein each service level includes a selected amount of dialogue and instructions between the user and a live advisor;

providing a plurality of icons for selecting at least one of a plurality of methods for communicating with the live advisor over a network based on the selected service level;

providing a communication interface for receiving from the user life intentions, said life intentions being received as revenue and expense goals;

providing a first window for displaying an image of said live advisor providing live coaching determined by the selected service level, the life intentions, and a user's communication;

providing a second window for displaying context sensitive automated coaching determined by the selected service level, the life intentions, and the user's

communication, wherein the automated coaching is driven by a financial coaching system that comprises one or more coaching engines; providing a risk modeling component for allowing the user to control the level of risk, by

allowing the user to select one or more risk events from a list of risk events;

based on actuarial data from at least one external database,

providing estimates of a probability and effect of an occurrence of the selected one or more risk events; and

for each individual risk event from the selected one or more risk events, allowing the user to accept the estimate associated with the risk event, or to reject the estimates and substitute in a different estimate; and

providing a communication component for allowing the user to respond to the portfolio modeling, the automated coaching, and the live coaching of the selected service level,

wherein the automated coaching incorporates the selected risk events,

wherein the communication component captures the user's communication which is responsive to the context sensitive automated and live coaching, and

wherein the user's response comprises modifications to the life intentions initially received from the user.

2. (Original) The method of claim 1 wherein the plurality of methods for communication includes providing at least two selected from group consisting essentially of:

email, electronic chat, live streaming audio, voice over the network, telephone, still picture, streaming live video and a collaborative interactive page.

3. (Original) The method of claim 1 wherein said user interface further includes providing at least one interactive window for displaying a financial model generated by the financial modeling system.

4. (Original) The method of claim 3 wherein said user interface further includes providing a plurality of function icons for performing various operations on said generated financial model.

5. (Currently Amended) The method of claim 4 wherein said function icons include providing at least one of:

transact, monitor, model, explore, or track.

6. (Original) The method of claim 3 wherein said user interface further includes providing at least one dynamic window for displaying characteristics related to said generated financial model.

7. (Original) The method of claim 1 wherein said user interface further includes providing at least one interactive window for displaying help messages related to using the financial modeling system.

8. (Original) The method of claim 1 wherein said user interface further includes providing at least one profile icon for performing various operations on a user profile based on user information.

9. (Currently Amended) A system for providing a graphical user interface to a financial modeling system allowing both live advice and automated coaching comprising:

a service level selector providing a plurality of user selectable service levels for a user to select one of the service levels wherein each service level includes a unique combination of amounts of portfolio modeling and automated coaching available to the user, and wherein each service level includes a selected amount of dialogue and instructions between the user and a live advisor;

an user interface generator coupled to a network providing a plurality of communication icons for selecting one of a plurality of communication methods with the live advisor over a network based on the selected service level;

an user communication interface for receiving from the user life intentions, said life intentions being received as revenue and expense goals;

a display generator coupled to the Internet for providing a first window for displaying an image of said live advisor providing live coaching determined by the selected service level, the life intentions, and a user's communication;

a display generator coupled to the Internet for providing a second window for displaying context sensitive automated coaching determined by the selected service level, the user inputted life intentions, and the user's

communication, wherein the automated coaching is driven by a financial coaching system that comprises one or more coaching engines;  
a risk modeling simulator for allowing the user to control the level of risk, by  
allowing the user to select one or more risk events from a list of risk  
events;  
based on actuarial data from at least one external database,  
providing estimates of a probability and effect of an  
occurrence of the selected one or more risk events; and  
for each individual risk event from the selected one or more risk  
events, allowing the user to accept the estimate associated  
with the risk event, or to reject the estimates and substitute  
in a different estimate;

an automated coaching engine coupled to a network for providing context sensitive automated coaching determined by the selected service level, the user inputted life intentions, and a user's communication in a second window;

a user communication capturing component to allow the user to respond to the portfolio modeling, the automated coaching, and the live coaching of the selected service level,

wherein the automated coaching incorporates the selected risk  
events,

wherein the user's communication is responsive to the context sensitive automated and live coaching, and

wherein the user's response comprises modifications to the life intentions initially received from the user.

10. (Previously Presented) The system of claim 9, wherein said network is the Internet.
11. (Previously Presented) The system of claim 9 wherein the plurality of communication methods includes at least two selected from a group consisting essentially of:  
email, electronic chat, live streaming audio, voice over the network, telephone, still picture, streaming live video and a collaborative interactive page.
12. (Original) The system of claim 9 wherein said display generator further includes a second display generator providing at least one interactive window for displaying a financial model generated by the financial modeling system.
13. (Original) The system of claim 12 wherein said user interface generator further includes a function icon generator providing a plurality of function icons for performing various operations on said generated financial model.
14. (Currently Amended) The system of claim 13 wherein said function icons include at least one of:  
transact, monitor, model, explore, or track.
15. (Original) The system of claim 12 wherein said user interface generator further includes a third display generator for providing at least one dynamic window for displaying characteristics related to said generated financial model.

16. (Original) The system of claim 9 wherein said user interface generator further includes a fourth display generator for providing at least one dynamic window for displaying help messages related to using the financial modeling system.
17. (Original) The system of claim 9 wherein said interface generator further includes a second icon generator for performing various operations on a user profile based on user information.
18. (Currently Amended) A computer program embodied on a computer readable medium for providing a graphical user interface to a financial modeling system allowing both live advice and automated coaching comprising:
- a code segment for providing a plurality of user selectable service levels for a user to select one of the service levels wherein each service level includes a unique combination of amounts of portfolio modeling and automated coaching available to the user, and wherein each service level includes a selected amount of dialogue and instructions between the user and a live advisor;
  - code segment for providing a plurality of icons for selecting at least one of a plurality of methods for communicating with live advisor over a network based on the selected service level;
  - code segment for providing a communication interface for receiving from the user life intentions, said life intentions being received as revenue and expense goals;

code segment for providing a first window for displaying an image of said live advisor providing live coaching determined by the selected service level, the life intentions, and a user's communication;

code segment for providing a second window for displaying context sensitive automated coaching determined by the selected service level, the user inputted life intentions, and the user's communication, wherein the automated coaching is driven by a financial coaching system that comprises one or more coaching engines;

code segment for providing a risk modeling component for allowing the user to control the level of risk, by

allowing the user to select one or more risk events from a list of risk events;

based on actuarial data from at least one external database,

providing estimates of a probability and effect of an

occurrence of the selected one or more risk events; and

for each individual risk event from the selected one or more risk

events, allowing the user to accept the estimate associated

with the risk event, or to reject the estimates and substitute

in a different estimate; and

code segment for providing a communication component for allowing the user to respond to the portfolio modeling, the automated coaching, and the live coaching of the selected service level,



wherein the automated coaching incorporates the selected risk events,

wherein the communication component captures the user's communication which is responsive to the context sensitive automated and live coaching, and wherein the user's response comprises modifications to the life intentions initially received from the user.

19. (Original) The computer program embodied on a computer readable medium of claim 18 wherein the plurality of methods for communication includes at least two selected from group consisting essentially of:

email, electronic chat, live streaming audio, voice over the network, telephone, still picture, streaming live video and a collaborative interactive page.

20. (Original) The computer program embodied on a computer readable medium of claim 18 wherein said user interface further including:

code segment for providing at least one interactive window for displaying a financial model generated by the financial modeling system.

21. (Original) The computer program embodied on a computer readable medium of claim 20 wherein said user interface further including:

code segment for providing a plurality of function icons for performing various operations on said generated financial model.

22. (Currently Amended) The computer program embodied on a computer readable medium of claim 21 wherein said function icons include at least one of:

transact, monitor, model, explore, or track.

23. (Original) The computer program embodied on a computer readable medium of claim 20 wherein said user interface further including:

code segment for providing at least one dynamic window for displaying characteristics related to said generated financial model.

24. (Original) The computer program embodied on a computer readable medium of claim 18 wherein said user interface further including:

code segment for providing at least one interactive window for displaying help messages related to using the financial modeling system.

25. (Original) The computer program embodied on a computer readable medium of claim 18 wherein said user interface further including:

code segment for providing at least one profile icon for performing various operations on a user profile based on user information.